

REGULATORY LOAN LICENSEE FINANCIAL SUMMARY
as of December 31, 2005
Required by PA 21 of 1939, as amended.

BALANCE SHEET (000's Omitted)

ASSETS	Totals
Cash on Hand and in Banks	1,982,298
Net Receivables	39,679,141
Deferred Charges and Prepaid Expenses	7,839
Other Assets	8,979,680
TOTAL ASSETS	50,648,957
LIABILITIES and NET WORTH	
Accounts and Notes Payable	27,830,716
Bonds and Long Term Notes	14,025,217
Expense Reserves	2,539
Other Liabilities	2,365,432
TOTAL LIABILITIES	44,223,904
Branch Office Capital	2,207
Capital Stock	
Preferred	7,874
Common	914,555
Appropriated Surplus or Capital Reserves	2,564,472
Earned Surplus (including undivided profits)	2,935,945
TOTAL NET WORTH	6,425,053
TOTAL LIABILITIES and NET WORTH	50,648,957

STATEMENT of INCOME and EXPENSE

INCOME	
Charges Collected and/or Earned	4,912,758
Collections on Accounts Previously Charged Off	53,940
Other Income	682,676
TOTAL INCOME	5,649,373
EXPENSES	
Advertising	94,309
Bad Debts	
Charge Offs	45,229
Additions to Reserve for Bad Debts	679,001
Salaries	1,187,816
Interest Paid	1,367,359
Other Expenses	1,329,770
Total Expenses (excluding income taxes)	4,703,484
INCOME BEFORE TAXES	945,889
Income Taxes	
Local	28,720
Federal	319,870
Total Income Taxes	348,590
NET INCOME	597,298

Licensee Count 29

Regulatory Loan Activity Reported (000's omitted)	Quantity	Amount
Lender	427	7,635,778
Servicer	954	11,820,089